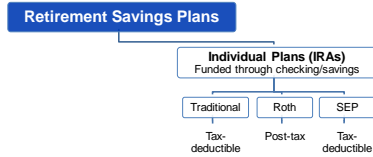


Perspective

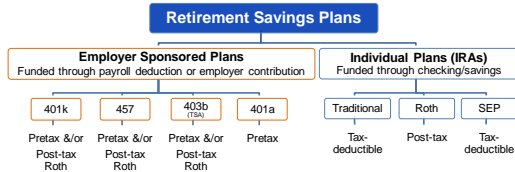
Although not exhaustive, the chart below illustrates various types of retirement savings plans, their funding source, and tax treatment.



4

Perspective

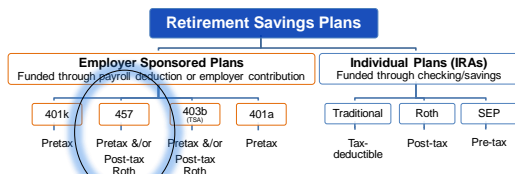
Although not exhaustive, the chart below illustrates various types of retirement savings plans, their funding source, and tax treatment.



5

Perspective

As a public sector employee, you have the option to contribute to your employer's 457 plan.



6

Perspective



The 457 plan has some unique features that distinguish it from other retirement savings plans, including options for higher contribution limits and no age penalty on taxable distributions.

7

Perspective



As a participant in the RIC 457/401a program, you choose to have a portion of your wages automatically deducted from your paycheck to save for future income needs.

8

Perspective



As a participant in the RIC 457/401a program, you choose to have a portion of your wages automatically deducted from your paycheck to save for future income needs.

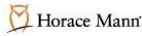


Deductions are deposited into a 457 retirement savings account.

9

Perspective

Your 457 assets are invested in your selection of RIC investments with an RIC investment provider



Provider products have no surrender charges or annual contract fees.

10

Perspective

Each provider offers 25+ diversified investment options in each of the categories below.

<u>Bond (Income)</u>	<u>Stock (Growth)</u>	<u>International</u>
Fixed Rate (safety)	Large Capital Stock Index	International Developed Mkts
Money Market (safety)	Large Capital Value Stock	International Emerging Mkts
Intermediate Term-High Quality Core Bond	Large Capital Growth Stock	World
High Yield Bond	Mid-Capital Stock Index	
TIPS (Treasury Inflation-Protected Securities)	Mid-Capital Value Stock	<u>Alternative</u>
Global Bond	Mid-Capital Growth Stock	Real Estate
	Small Capital Stock Index	Socially Responsible
	Small Capital Value Stock	Self-Directed Brokerage
	Small Capital Growth Stock	Accounts (SDBA)
	Total US Stock Mkt Index	
<u>Stock/Bond (Balanced)</u>		
Traditional Balanced		
Lifecycle (target date)		

Total range of all fees for variable rate funds are .06-1.83%. There is no fee for fixed rate accounts.

11

- Perspective
- 2012 Changes
- Benefits
- Distributions
- Getting started



12

2012 Changes

Before we discuss how the 457 Roth option will change the current RIC 457 program, let's review what remains the same in 2012:

- Investment options and selection
- Pretax deductions through payroll deduction
- 401a employer match
- Change options to existing accounts
- Enrollment in RIC

13

2012 Changes



Traditional (pretax) contributions are taken from your paycheck **before** state and federal taxes, lowering your taxable income in the year you contribute.

14

2012 Changes



The amount you deduct from your paycheck is not reported to the IRS as taxable income. You receive an immediate tax benefit.

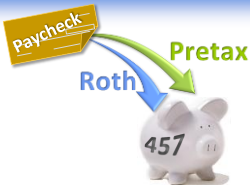
Example

Your 2011 wages are:	\$38,000
Your RIC contributions are:	<u>\$3,000</u>
The IRS sees taxable income of:	\$35,000

Your contributions and earnings grow tax-deferred until you take payment. You may benefit from being taxed at a lower tax rate in retirement.

15

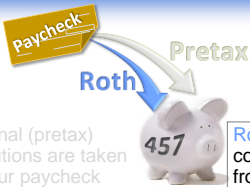
2012 Changes



Beginning January 2012, the 457 plan will accept both traditional (pretax) **and** Roth (post-tax) contributions, giving you 1 more way to save in your employer-sponsored retirement savings plan.

16

2012 Changes



Traditional (pretax) contributions are taken from your paycheck before state and federal taxes and investment earnings grow tax-deferred.

Roth (post-tax) contributions are taken from your paycheck after state and federal tax withholding. There is no immediate tax benefit.

17

2012 Changes



The main purpose of the Roth account is to receive qualified distributions tax-free in retirement. 457 Roth contributions have different rules that may be of interest to Roth IRA investors.

	457 Account		Roth IRA
	Pretax	Roth (after-tax)	
Contribution Limits	Contributions up to: • \$17,000 • \$22,500 (if age 50+) • \$34,000 (3-yr catch-up)		Contributions up to: \$5,000 (\$6,000 if age 50+)
Income Limits	No income limitation	No income limitation	• Married \$183,000 • Single \$125,000

18

2012 Changes

Pretax vs. post-tax (Roth) savings example

	Saving pretax
Gross income	\$ 1,730
RIC contribution (pretax)	\$ -\$100
Taxable income	\$ 1,630
Federal tax*	\$ -245
State Income tax*	\$ -82
FICA	\$ -132
Income after taxes	\$ 1,171
After-tax savings contribution	\$ 0
Take-home pay	\$ 1,171

Assumes tax rate of 15% federal & 5% state

19

2012 Changes

Pretax vs. post-tax (Roth) savings example

	Saving pretax	Saving post-tax
Gross income	\$ 1,730	\$ 1,730
RIC contribution (pretax)	\$ -\$100	\$ 0
Taxable income	\$ 1,630	\$ 1,730
Federal tax*	\$ -245	\$ -260
State Income tax*	\$ -82	\$ -87
FICA	\$ -132	\$ -132
Income after taxes	\$ 1,171	\$ 1,251
After-tax savings contribution	\$ 0	\$ -100
Take-home pay	\$ 1,171	\$ 1,151

Assumes tax rate of 15% federal & 5% state

20

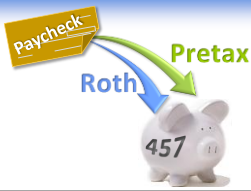
2012 Changes

The Gross to Net calculator on the HRIS system can help you see how deductions will impact your net pay. Personnel assistants can help.

ACTION		GROSS-TO-NET CALCULATOR		PRINTER	
KEY INFORMATION		CONTROLS INFORMATION		DEDUCTION INFORMATION	
LAST NAME	Seart	PP IN MONTH	1	FILING STATUS	H
FIRST NAME	Seart				
SOCIAL SECURITY	XXX-XX-XXXX	FEDERAL WH	000 0.00	352.40	
EMPLOYEE NUMBER	XXXX-00	STATE WH	01.000 12.00	100.23	
		GRD1		94.79	
		MEDICARE		32.72	
		RETIREMENT EXMPT N PLAN 1		121.42	
		HEALTH INSC PLAN C4000		0.00	
		DENTAL INSC PLAN 014000		0.00	
		LIFE INSC PLAN A2		0.00	
		CR UNION		200.00	
		CHP		0.00	
		DEF COMP	PP 3	75.00	
		DC ROTH	PP 3	0.00	
		FSA/HEALTH		0.00	
		FSA/DEPC		0.00	
		MTHR DEDUCT		0.00	
		NET PAY		1,274.24	
REGULAR	00.00 2,250.00				
OVERTIME	0.00 0.00				
HOLIDAY OVT	0.00 0.00				
OTHER PAY	0.00 0.00				
*PAY NOT SUBJ TO RETIRE	0.00 0.00				
FEDERAL TAXABLE	0.00 0.00				
STATE TAXABLE	0.00 0.00				
PRETAX	0.00 0.00				
FED TAX STATUS	1				
HOURLY RATE	20.21				
ANNUAL GROSS	58,676.00				
GROSS PAY	2,250.00				

21

2012 Changes



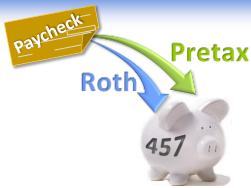
The total of all (pre and post-tax) 457 contributions in a tax year must not exceed the IRS annual maximum limits.

IRS Annual Maximum Contribution Limits		2011	2012
Regular	100% of compensation up to:	\$16,500	\$17,000

457 contributions do not reduce Social Security & IPERS benefits.

22

2012 Changes



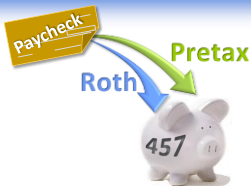
The total of all (pre and post-tax) 457 contributions in a tax year must not exceed the IRS annual maximum limits.

IRS Annual Maximum Contribution Limits		2011	2012
Regular	100% of compensation up to:	\$16,500	\$17,000
Age 50+	The regular limit + \$5,500:	\$22,000	\$22,500

457 contributions do not reduce Social Security & IPERS benefits.

23

2012 Changes



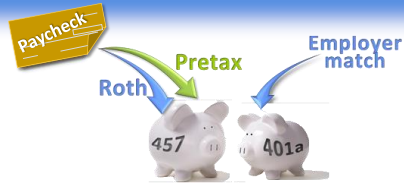
The total of all (pre and post-tax) 457 contributions in a tax year must not exceed the IRS annual maximum limits.

IRS Annual Maximum Contribution Limits		2011	2012
Regular	100% of compensation up to:	\$16,500	\$17,000
Age 50+	The regular limit + \$5,500:	\$22,000	\$22,500
3-Year Catch-up	Up to twice the regular limit	\$33,000	\$34,000

457 contributions do not reduce Social Security & IPERS benefits.

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2012 Changes



Contributions to your 457 account (pretax or post-tax) receive an employer 100% match contribution on the first \$75 you contribute monthly (SPOC 50%). Match contributions are deposited to your 401a account pretax.

401a match contributions do not reduce 457 plan contribution limits.

25

2012 Changes



All contributions to the 457 (pretax or post-tax) are eligible for the employer match benefit.

Examples

		457		401a
		Pretax	Roth (post-tax)	Pretax
2011	Joe contributes	\$ 50/mo		\$ 50/mo
	Lee contributes	\$ 200/mo		\$ 75/mo
2012	In 2012, Joe contributes	\$ 25/mo	\$ 50/mo	\$ 75/mo
	In 2012, Lee contributes		\$ 200/mo	\$ 75/mo

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- Perspective
- 2012 Changes
- **Benefits**
- Distributions
- Getting started



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Benefits

Is the 457 Roth option right for me? The answer is different for everyone. A number of factors may influence what is right for you.

Basically, you must answer the question of whether you want to pay taxes on your savings dollars **now or later**.

- ☐ yes
☐ no
☐ maybe



28

Benefits

Factors to consider...

- Age/years to retirement
- Current tax rate/need for current tax relief
- Projected tax rate at retirement (consider affect of taxable IPERS and SS payments)
- Possibility of fewer tax deductions in retirement
- Projected earnings

- ☐ yes
☐ no
☐ maybe



29

Benefits

If you want to utilize the 457 Roth option and aren't sure how it will affect your retirement savings goals, schedule a meeting with a financial advisor or tax professional.

Ask them how to determine if it's better for you to **pay taxes now or later**.

- ☐ yes
☐ no
☐ maybe



30

Benefits



MAX (AGE 45)

Wants current tax break

Max considers himself in his "peak" earning years. He knows he won't be making this money forever.

- Doesn't think he can afford to lose tax deduction now
- Doesn't really like change
- Expects to be in a lower tax bracket when he retires

31

Benefits

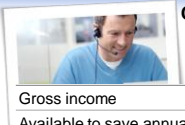


Comparing Max's Options

	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 75,000	\$ 75,000

32

Benefits



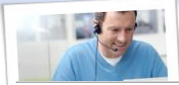
Comparing Max's Options

	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 75,000	\$ 75,000
Available to save annually	\$ 10,000	\$ 10,000

33

Benefits

Comparing Max's Options

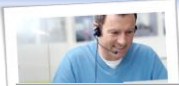


	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 75,000	\$ 75,000
Available to save annually	\$ 10,000	\$ 10,000
Less taxes at 25%	-\$ 0	-\$ 2,500

34

Benefits

Comparing Max's Options

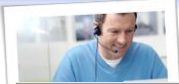


	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 75,000	\$ 75,000
Available to save annually	\$ 10,000	\$ 10,000
Less taxes at 25%	-\$ 0	-\$ 2,500
Net yearly contribution (Totals over 20 years)	\$ 10,000 \$200,000	\$ 7,500 \$150,000

35

Benefits

Comparing Max's Options

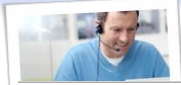


	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 75,000	\$ 75,000
Available to save annually	\$ 10,000	\$ 10,000
Less taxes at 25%	-\$ 0	-\$ 2,500
Net yearly contribution (Totals over 20 years)	\$ 10,000 \$200,000	\$ 7,500 \$150,000
Value at retirement Assumes 20 yrs of contributions at 6%	\$ 378,900	\$ 284,200

36

Benefits

Comparing Max's Options

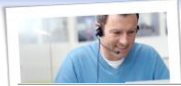


	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 75,000	\$ 75,000
Available to save annually	\$ 10,000	\$ 10,000
Less taxes at 25%	-\$ 0	-\$ 2,500
Net yearly contribution (Totals over 20 years)	\$ 10,000 \$200,000	\$ 7,500 \$150,000
Value at retirement Assumes 20 yrs of contributions at 6%	\$ 378,900	\$ 284,200
Less taxes at 15%	-\$ 56,800	-\$ 0

37

Benefits

Comparing Max's Options

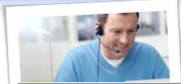


	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 75,000	\$ 75,000
Available to save annually	\$ 10,000	\$ 10,000
Less taxes at 25%	-\$ 0	-\$ 2,500
Net yearly contribution (Totals over 20 years)	\$ 10,000 \$200,000	\$ 7,500 \$150,000
Value at retirement Assumes 20 yrs of contributions at 6%	\$ 378,900	\$ 284,200
Less taxes at 15%	-\$ 56,800	-\$ 0
After-tax value	\$ 322,100	\$ 284,200

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Benefits

Comparing Max's Options



	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 75,000	\$ 75,000
Available to save annually	\$ 10,000	\$ 10,000
Less taxes at 25%	-\$ 0	-\$ 2,500
Net yearly contribution (Totals over 20 years)	\$ 10,000 \$200,000	\$ 7,500 \$150,000
Value at retirement Assumes 20 yrs of contributions at 6%	\$ 378,900	\$ 284,200
Less taxes at 15%	-\$ 56,800	-\$ 0
After-tax value	\$ 322,100	\$ 284,200

39

Benefits

JACKIE (AGE 25)



Wants long-term tax-free growth

Jackie just finished grad school and is starting her new career. She's already starting to build her savings.

- Isn't worried about the tax deduction now
- Confident her salary will increase over the years to come
- Expects to be in a higher tax bracket when she retires

40

Benefits

Comparing Jackie's Options



	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 35,000	\$ 35,000

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Benefits

Comparing Jackie's Options



	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 35,000	\$ 35,000
Available to save annually	\$ 3,000	\$ 3,000

42

Benefits

Comparing Jackie's Options



	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 35,000	\$ 35,000
Available to save annually	\$ 3,000	\$ 3,000
Less taxes at 25%	-\$ 0	-\$ 750

43

Benefits

Comparing Jackie's Options



	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 35,000	\$ 35,000
Available to save annually	\$ 3,000	\$ 3,000
Less taxes at 25%	-\$ 0	-\$ 750
Net yearly contribution	\$ 3,000	\$ 2,250
(Totals over 40 years)	\$120,000	\$90,000

44

Benefits

Comparing Jackie's Options



	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 35,000	\$ 35,000
Available to save annually	\$ 3,000	\$ 3,000
Less taxes at 25%	-\$ 0	-\$ 750
Net yearly contribution	\$ 3,000	\$ 2,250
(Totals over 40 years)	\$120,000	\$90,000
Value at retirement	\$ 478,200	\$ 358,700
Assumes 40 yrs of contributions at 6%		

45

Benefits

Comparing Jackie's Options



	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 35,000	\$ 35,000
Available to save annually	\$ 3,000	\$ 3,000
Less taxes at 25%	-\$ 0	-\$ 750
Net yearly contribution (Totals over 40 years)	\$ 3,000 \$120,000	\$ 2,250 \$90,000
Value at retirement Assumes 40 yrs of contributions at 6%	\$ 478,200	\$ 358,700
Less taxes at 33%	-\$ 159,500	-\$ 0

46

Benefits

Comparing Jackie's Options



	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 35,000	\$ 35,000
Available to save annually	\$ 3,000	\$ 3,000
Less taxes at 25%	-\$ 0	-\$ 750
Net yearly contribution (Totals over 40 years)	\$ 3,000 \$120,000	\$ 2,250 \$90,000
Value at retirement Assumes 40 yrs of contributions at 6%	\$ 478,200	\$ 358,700
Less taxes at 33%	-\$ 159,500	-\$ 0
After-tax value	\$ 318,700	\$ 358,700

47

Benefits

Comparing Jackie's Options



	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 35,000	\$ 35,000
Available to save annually	\$ 3,000	\$ 3,000
Less taxes at 25%	-\$ 0	-\$ 750
Net yearly contribution (Totals over 40 years)	\$ 3,000 \$120,000	\$ 2,250 \$90,000
Value at retirement Assumes 40 yrs of contributions at 6%	\$ 478,200	\$ 358,700
Less taxes at 33%	-\$ 159,500	-\$ 0
After-tax value	\$ 318,700	\$ 358,700

48

Benefits

VELMA (AGE 55)



Wants long-term tax-free growth

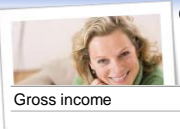
Velma likes the idea of tax-free retirement income, but also likes her current tax deduction. And she doesn't have a clue where taxes are headed in the future!

- Is getting close to retiring, but not that close
- Wants the flexibility to optimize her tax strategy year-to-year as she withdraws retirement income

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Benefits

Comparing Velma's Options

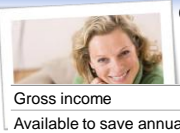


	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 60,000	\$ 60,000

50

Benefits

Comparing Velma's Options



	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 60,000	\$ 60,000
Available to save annually	\$ 6,000	\$ 6,000

51

Benefits

Comparing Velma's Options



	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 60,000	\$ 60,000
Available to save annually	\$ 6,000	\$ 6,000
Less taxes at 25%	-\$ 0	-\$ 1,500

52

Benefits

Comparing Velma's Options



	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 60,000	\$ 60,000
Available to save annually	\$ 6,000	\$ 6,000
Less taxes at 25%	-\$ 0	-\$ 1,500
Net yearly contribution	\$ 6,000	\$ 4,500
(Totals over 10 years)	\$60,000	\$45,000

53

Benefits

Comparing Velma's Options



	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 60,000	\$ 60,000
Available to save annually	\$ 6,000	\$ 6,000
Less taxes at 25%	-\$ 0	-\$ 1,500
Net yearly contribution	\$ 6,000	\$ 4,500
(Totals over 10 years)	\$60,000	\$45,000
Value at retirement	\$ 81,500	\$ 61,100
Assumes 10 yrs of contributions at 6%		

54

Benefits

Comparing Velma's Options



	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 60,000	\$ 60,000
Available to save annually	\$ 6,000	\$ 6,000
Less taxes at 25%	-\$ 0	-\$ 1,500
Net yearly contribution	\$ 6,000	\$ 4,500
(Totals over 10 years)	\$60,000	\$45,000
Value at retirement	\$ 81,500	\$ 61,100
Assumes 10 yrs of contributions at 6%		
Less taxes at 25%	-\$ 20,400	-\$ 0

55

Benefits

Comparing Velma's Options



	Traditional Pre-tax 457(b)	Roth After-tax 457(b)
Gross income	\$ 60,000	\$ 60,000
Available to save annually	\$ 6,000	\$ 6,000
Less taxes at 25%	-\$ 0	-\$ 1,500
Net yearly contribution	\$ 6,000	\$ 4,500
(Totals over 10 years)	\$60,000	\$45,000
Value at retirement	\$ 81,500	\$ 61,100
Assumes 10 yrs of contributions at 6%		
Less taxes at 25%	-\$ 20,400	-\$ 0
After-tax value	\$ 61,100	\$ 61,100

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- Perspective
- 2012 Changes
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- Getting started



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Distributions

Distribution eligibility

In order to take a distribution, a "distributable event" must occur.

- Approved unforeseeable emergency
- Cash out (if eligible)
- Termination from employment
- Purchase of eligible IPERS credits (non-taxable transfer)
- Death



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Distributions

Distribution flexibility

Once eligible, you do not have to take your money out until you want it (unless 70½* or older). You choose how much and when you want to take your money.



Distribution requests are made directly to your provider. The state is not involved with distributions after termination from employment.

* IRS Required Minimum Distributions (RMD) must begin by the later of age 70½ or retirement (IRS 50% penalty on amount not taken on time).

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Distributions

2 Types of distributions

Once terminated from employment, assets are available for distribution in two ways - taxable and non-taxable

- A taxable distribution is subject to federal and state (where applicable) income tax (some exceptions).



60

Distributions

2 Types of distributions

Once terminated from employment, assets are available for distribution in two ways - taxable and non-taxable

- A taxable distribution is subject to federal and state (where applicable) income tax (some exceptions).
- A non-taxable distribution may either be a rollover or a qualified distribution from a Roth 457. Rollover assets remain tax-deferred until a taxable distribution is taken. 457 assets rolled out of the RIC plan are subject to distribution rules of the receiving plan.



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Distributions

You choose

Once terminated from employment, you choose how you want to take your money out, either as income or a rollover. There are no product surrender charges or restrictions as long as you are invested in RIC.

Income options include:

- Lump sums (total or partial)
- Flexible periodic payments
- Lifetime payments
- Any combination



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Distributions

Cash distribution tax treatment



457 Pretax	457 Roth Post-tax	401a Pretax
Taxable as current income when withdrawn	Tax-free if distributable event has occurred and distribution is qualified	Taxable as current income when withdrawn
(no withdrawal penalty prior to age 59 ½)	(no withdrawal penalty prior to age 59 ½)	(subject to IRS 10% withdrawal penalty before age 59 ½)

63

Distributions

457 Roth qualified distributions

Distributions of earnings from a Roth 457 are considered qualified (tax-free) if:

- You have an event (termination from employment, death, unforeseeable emergency, eligible cash out, age 70 ½);
- Your first Roth 457 contribution was made to RIC at least 5 years prior and
 - You are at least age 59 ½;
 - Disabled; or
 - Die

Contributions to the Roth 457 are tax-free at distribution.

64

Distributions

Roth in-plan conversions

Participants who have RIC pretax 457 account balances may roll all or a portion of balances into the Roth 457 within the same plan if you:

- Have terminated from employment;
- Have attained age 70 ½;
- Are eligible for small account cash out; or
- Have roll-in 457 assets from outside plan



This is a taxable event.

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- Perspective
- 2012 Changes
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- **Getting started**



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Getting started

Current participants may:

- Continue to contribute on a pretax basis **or**



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Getting started

Current participants may:

- Continue to contribute on a pretax basis **or**
- Take advantage of the new post-tax Roth option (without opening a new account) **or**



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Getting started

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- Do both!



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Getting started

Current participants may:

- Continue to contribute on a pretax basis **or**
- Take advantage of the new post-tax Roth option (without opening a new account) **or**
- Do both!

If current participants take no action, payroll deductions will continue to be taken pretax and earnings will continue to grow tax-deferred.

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Getting started

Current participants

To change the tax status of your deductions, and take advantage of the Roth option, you only need to complete the RIC Account Form.

That's all!

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Getting started

Current participants

457 Roth contributions will be invested the same way as your current pretax contributions. You may make changes to your investment elections at any time online or by phone without restrictions* or fees.

Original mix:

Fixed rate account	20%
S&P 500 fund	50%
Small co fund	20%
International fund	10%



New mix:

Fixed rate account	50%
Balanced fund	50%

* Short-term trading restrictions may apply.

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Getting started

New enrollees

Enrollment is always open. RIC active investment providers have all the investment information and forms you need to choose your fund option(s), open your 457/401a accounts and begin payroll deductions.



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Getting started

Enrollment process

There are three options to complete RIC enrollment.

- Request a **meeting** with a provider representative



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Getting started

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- Request an enrollment kit by **mail** and review/complete the applications



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Getting started

Enrollment process

There are three options to complete RIC enrollment.

- Request a **meeting** with a provider representative
- Request an enrollment kit by **mail** and review/complete the applications
- Download applications from the provider **website** or open an account online (if available)



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Getting started

Enrollment

Additional information about the RIC benefit and providers is available on the RIC website at <http://ric.iowa.gov>



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Other questions?

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